



1F14 3621

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 051874-0112

Applicant: William D. MEADOW et al
Title: CHECK BASED ONLINE PAYMENT AND VERIFICATION
SYSTEM AND METHOD
Application No.: 09/976,056
Filing Date: October 15, 2001
Examiner: Winter, John M.
Art Unit: 3621

AMENDMENT AND RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to substantive examination of the present Continuing Application, Applicant respectfully requests that the application be amended as follows:

Restriction Election is made on page 2 of this document.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this document.

Remarks/Arguments begin on page 6 of this document.

Please amend the application as follows:

Restriction Election:

In reply to the Restriction Requirement dated July 1, 2004, Applicants elect Group 1, claims 1-3, drawn to conducting secure transactions including authentication, for examination on the merits. Please note that new claims 10-13 are also readable on Group 1.